

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
8 DIVISION

In re: Victoria J. Gallaher

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Case No. 8:13-bk-05148-KRM

Debtors

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kelly Remick, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/19/2013.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/02/2013.
- 6) Number of months from filing or conversion to last payment: 3.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$49,133.30.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 2,192.00	
Less amount refunded to debtor	\$ 1,876.92	
NET RECEIPTS		\$ 315.08

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 200.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 115.08	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 315.08
Attorney fees paid and disclosed by debtor:	\$ 1,300.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
INTERNAL REVENUE SERVICE	Pri	2,042.00	NA	NA	0.00	0.00
THE GOLDEN LAW GROUP	Pri	2,550.00	NA	NA	0.00	0.00
BARCLAYS BANK	Uns	776.30	NA	NA	0.00	0.00
BEST BUY	Uns	420.53	NA	NA	0.00	0.00
BILL ME LATER	Uns	237.60	NA	NA	0.00	0.00
CAPITAL ONE	Uns	3,039.75	NA	NA	0.00	0.00
CITIBANK	Uns	5,553.41	NA	NA	0.00	0.00
CITIBANK	Uns	8,005.28	NA	NA	0.00	0.00
CITIBANK	Uns	10.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	498.22	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION	Uns	30,561.18	NA	NA	0.00	0.00
GE CAPITAL RETAIL BANK / DICKS	Uns	2,235.27	NA	NA	0.00	0.00
HSBC	Uns	1,466.68	NA	NA	0.00	0.00
HSBC	Uns	1,521.23	NA	NA	0.00	0.00
LOWES	Uns	360.07	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Uns	2,205.98	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Uns	7,161.00	NA	NA	0.00	0.00
WELLS FARGO BANK	Uns	10.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ALPHERA FINANCIAL SERVICES	Sec	48,412.11	NA	NA	0.00	0.00
JARED GALLERIA OF JEWELRY	Sec	281.19	NA	NA	0.00	0.00
ROOMS TO GO	Sec	44.00	NA	NA	0.00	0.00
The Golden Law Group	Lgl	3,850.00	3,850.00	3,850.00	200.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 0.00	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 315.08	
Disbursements to Creditors	\$ 0.00	
TOTAL DISBURSEMENTS:		\$ 315.08

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 10/08/2014

By: /s/ Kelly Remick
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.